

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Tidwell, et al.
App. No	:	10/731,401
Filed	:	December 9, 2003
For	:	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION
Examiner	:	Lisa M. Caputo
Art Unit	:	2876
Conf #	:	4514

RESPONSE TO DECEMBER 31, 2007 ADVISORY ACTION**Mail Stop AF**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Advisory Action mailed December 31, 2007, Applicant submits the following in connection with a Request for Continued Examination under 37 C.F.R. § 1.114.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.